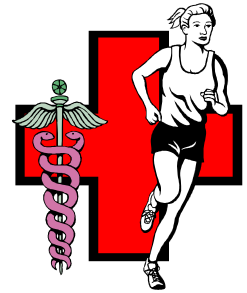




HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

| | | | | |
|---------------------|-------------|--|-----------------------|-------------|
| May 31 Balance | \$1,078,552 | | Dec 31, 2008 Balance | \$1,060,854 |
| Total Revenues | \$765,483 | | Jan - Jun Revenues | \$4,682,298 |
| Employer Premiums | 594,973 | | Jan - Jun Expenses | \$4,783,756 |
| Employee Premiums | 96,675 | | June 30, 2009 Balance | \$959,396 |
| Other Revenues | 73,835 | | | |
| Total Expenses | \$884,639 | | YTD Gain/(Loss) | \$(101,458) |
| Week 1 Claims | 148,435 | | | |
| Week 2 Claims | 154,661 | | | |
| Week 3 Claims | 134,772 | | | |
| Week 4 Claims | 84,968 | | | |
| Week 5 Claims | 160,497 | | | |
| Rx Claims | 116,649 | | | |
| Other Expenses | 84,657 | | | |
| Monthly Gain/(Loss) | (\$119,156) | | | |
| June 30 Balance | \$959,396 | | | |

Wellness 2009

In August you will receive a letter regarding upcoming wellness activities. Be sure to read the letter and plan to participate. The benefits include a better understanding of your personal health risks and a discount on your insurance contribution in 2010.

Mid-Year Claims Analysis

We spent nearly \$4.3 million in claims during the first half of 2009. Do you wonder where all the money is going?

| <u>Expense Category</u> | <u>Jan - Jun Expenditures</u> | <u>% of Total Expenditures</u> |
|------------------------------|-------------------------------|--------------------------------|
| Outpatient hospital/surgical | \$1,366,559 | 31.89% |
| Inpatient hospital/surgical | \$818,886 | 19.11% |
| Prescription drugs | \$680,963 | 15.89% |
| Office visits/physical exams | \$372,071 | 8.68% |
| Emergency services | \$313,473 | 7.32% |
| Dental | \$269,176 | 6.28% |
| Diagnostic tests | \$238,462 | 5.57% |
| Physical/radiation therapy | \$75,100 | 1.75% |
| Psychiatric/substance abuse | \$55,945 | 1.31% |
| Durable medical equipment | \$39,623 | 0.92% |
| Chiropractic | \$25,301 | 0.59% |
| Other services & supplies | \$29,312 | 0.68% |
| TOTALS | \$4,284,871 | 100.00% |

You will notice that 2/3 of the total claims were for inpatient hospital, outpatient hospital and prescription drug expenses. Our goal, through the wellness program, is to encourage healthy lifestyle choices, practice preventive healthcare and manage chronic conditions to minimize surgeries, hospitalizations and prescription drug use. We won't see results of our efforts for a few years, so it is imperative that we start NOW.

Stick with your Fitness Routine on Vacation

Are you planning a summer or autumn getaway? Worried that your exercise program will suffer while you're away? From Community Health Network (www.ecommunity.com) come these suggestions for maintaining your exercise momentum while on vacation.

1. **Make a plan before you go:** Think about where you are going and how long you will be there in order to establish a schedule for your fitness activities. Are you going to walk outside? Does the hotel have a fitness center? Plan how many and which specific days you will incorporate physical activities into your schedule.
2. **Take equipment with you:** Do you have a pedometer? Take it with you and set a goal for the total number of steps to take during your vacation. Resistance bands, small hand weights and jump ropes do not take up a lot of space and can easily be tucked away in your suitcase or purse. Also remember that your own body can work as a weight for exercise inside or outdoors.
3. **Put activity into your vacation:** What are your vacation plans? Camping? Lounging at a beach or resort? Taking the kids to Disneyworld? Whatever your plans, you can fit in activities to keep your exercise schedule on track. Take an extra hike in the woods or walk on the beach, play miniature golf with the kids or swim a few laps in the pool.
4. **Make adjustments:** If you always use an elliptical machine, don't worry if the hotel fitness center doesn't have one. Instead, try a treadmill, stair stepper or simply take a walk outside. If there are no machines for strength training available, use a resistance band or your own body weight instead. You may even discover a better way of training by changing your routine!
5. **Use your computer:** If you have access to the internet, you can find exercise videos to use in your hotel room. On www.sparkpeople.com, click on the fitness section under healthy lifestyles and you will find free exercise demos, workout videos or printable workouts. Visit www.exercisetv.tv for additional free workout videos.
6. **Be flexible:** You are on vacation, so give yourself a little break! If you normally work out three days a week, but only plan on working out two days while on vacation, that's okay. You are still making a plan and sticking with it. Do what you can, feel good about it, enjoy your vacation and come home knowing you are still on track with your fitness plan!

Pig Out

For healthy food at the state fair, try the pork tent. Pork can be a very lean source of protein (although there is no health justification for chocolate-covered bacon). Filling up on a nutritious pork meal may help you bypass the elephant ears, deep-fried Snickers and fried potatoes.